

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
M&T Bank

In Re:  
Anh Le,  
  
Debtor.



Order Filed on June 29, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 20-20452 ABA


Hearing Date: 6/6/2023 10:00am

Judge: Andrew B. Altenburg Jr.

**CONSENT ORDER CURING POST-PETITION ARREARS**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: June 29, 2023**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Anh Le,

Case No: 20-20452 ABA

Caption of Order: CONSENT ORDER CURING POST-PETITION ARREARS

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, Denise Carlon, Esq. appearing, upon a consent order curing post-petition arrears for real property located at 705 Grant Avenue, Collingswood, NJ, 08107, and this Court having considered the representations of attorneys for Secured Creditor and Paul H. Young, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that the automatic stay as to the mortgaged property known and designated as 705 Grant Avenue, Collingswood, NJ, 08107 is hereby imposed; and

It is **ORDERED, ADJUDGED and DECREED** that as of June 12, 2023, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due November 2022 through June 2023 for a total post-petition default of \$9,770.78 (2 @ \$1,309.58; 6 @ \$1,262.16 less suspense \$421.34); and

It is **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,770.78 shall be added to the affidavit of amount due and paid through Debtors' Chapter 13 plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor make regular mortgage payments, outside the Chapter 13 Plan, beginning July 1, 2023, directly Secured Creditor, M&T BANK (Note: The amount of the monthly mortgage payment is subject to change according to the terms of the mortgage); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that for the duration of the Debtor's Chapter 13 bankruptcy proceeding, if any of the regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, the Secured Creditor may obtain an Order Vacating Automatic Stay As To Real Property by submitting a Certification to the Court indicating any such payment is more than thirty (30) days late; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that a copy of any application, supporting certification, and proposed Order must be served on the Trustee, Debtor and Debtor's counsel at the time of submission to the Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event the within Bankruptcy is dismissed or the automatic stay is vacated, the refiling of any bankruptcy (**Page 2**)

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proceeding by the Debtor will not act to impose the automatic stay as to the premises known and designated as 705 Grant Avenue, Collingswood, NJ, 08107 without further order of the Court; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor is hereby awarded reimbursement of fees in the sum of \$500.00, which is to be paid through the Debtor's Chapter 13 Plan.

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the adversary proceeding, as well as Debtor's motion to impose an automatic stay, are hereby resolved.

I hereby agree and consent to the above terms and conditions:

Dated:

/s/ Denise Carlon

6/12/2023

DENISE CARLON, ESQ.

ATTORNEY FOR SECURED CREDITOR

I hereby agree and consent to the above terms and conditions:

Dated:

  
PAUL H. YOUNG, ESQ.

ATTORNEY FOR DEBTOR

6/22/23

In re:  
Anh T. Le  
Debtor

Case No. 20-20452-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 29, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2023:

Recip ID	Recipient Name and Address
db	+ Anh T. Le, 705 Grant Avenue, Collingswood, NJ 08107-2336
aty	+ Mark V. Oddo, 511 Cooper Street, Camden, NJ 08102-1210

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Paul H. Young	on behalf of Debtor Anh T. Le support@ymalaw.com lesliebrown.paralegal@gmail.com

District/off: 0312-1

User: admin

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Date Rcvd: Jun 29, 2023

Form ID: pdf903

Total Noticed: 2

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7